

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2009**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>1</sup>	Varies <sup>2</sup>	Flexible benefits <sup>3</sup>	Percent of earnings	Exists, but unknown	Other
All workers .....	100	78	1	7	1	( <sup>4</sup> )	12	1
<b>Worker characteristics</b>								
Management, professional, and related .....	100	78	2	9	2	( <sup>4</sup> )	9	1
Management, business, and financial .....	100	76	2	11	2	( <sup>4</sup> )	9	1
Professional and related .....	100	79	2	8	2	—	10	1
Service .....	100	75	—	7	1	—	15	—
Protective service .....	100	67	—	3	—	—	27	—
Sales and office .....	100	74	( <sup>4</sup> )	8	1	—	16	( <sup>4</sup> )
Sales and related .....	100	68	—	7	—	—	24	( <sup>4</sup> )
Office and administrative support .....	100	76	( <sup>4</sup> )	9	1	—	12	1
Natural resources, construction, and maintenance .....	100	82	1	5	—	—	11	2
Construction, extraction, farming, fishing, and forestry .....	100	79	—	5	—	—	13	3
Installation, maintenance, and repair .....	100	84	—	5	—	—	10	—
Production, transportation, and material moving ...	100	83	1	5	( <sup>4</sup> )	—	10	1
Production .....	100	83	1	5	( <sup>4</sup> )	—	10	—
Transportation and material moving .....	100	83	—	4	1	—	10	2
Full time .....	100	78	1	7	1	( <sup>4</sup> )	12	1
Part time .....	100	75	—	8	1	—	15	—
Union .....	100	79	2	4	—	( <sup>4</sup> )	11	3
Nonunion .....	100	77	1	8	1	( <sup>4</sup> )	12	( <sup>4</sup> )
<b>Wage percentiles:<sup>5</sup></b>								
Lowest 10 percent .....	100	70	—	9	—	—	—	—
Lowest 25 percent .....	100	73	1	6	( <sup>4</sup> )	—	19	—
Second 25 percent .....	100	77	1	7	1	—	14	1
Third 25 percent .....	100	80	1	6	1	( <sup>4</sup> )	11	1
Highest 25 percent .....	100	77	2	9	2	( <sup>4</sup> )	10	1
Highest 10 percent .....	100	76	2	9	2	( <sup>4</sup> )	10	1
<b>Establishment characteristics</b>								
Goods-producing industries .....	100	83	—	5	( <sup>4</sup> )	—	10	—
Construction .....	100	80	—	6	—	—	11	—
Manufacturing .....	100	84	—	4	( <sup>4</sup> )	—	10	—
Service-providing industries .....	100	76	1	8	1	( <sup>4</sup> )	13	1
Trade, transportation, and utilities .....	100	74	1	6	( <sup>4</sup> )	—	18	1
Wholesale trade .....	100	82	—	9	—	—	7	—
Retail trade .....	100	65	—	6	—	—	28	—
Transportation and warehousing .....	100	81	—	—	—	—	14	—
Utilities .....	100	81	—	—	4	—	4	—

See footnotes at end of table.

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2009—Continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>1</sup>	Varies <sup>2</sup>	Flexible benefits <sup>3</sup>	Percent of earnings	Exists, but unknown	Other
Information .....	100	86	—	6	—	—	7	—
Financial activities .....	100	72	—	13	2	( <sup>4</sup> )	11	1
Finance and insurance .....	100	70	1	15	2	( <sup>4</sup> )	11	1
Credit intermediation and related activities .....	100	74	—	16	—	—	8	—
Insurance carriers and related activities .....	100	68	1	8	3	—	17	—
Real estate and rental and leasing .....	100	83	—	—	—	—	—	—
Professional and business services .....	100	79	—	7	2	—	9	—
Professional and technical services .....	100	82	—	7	—	—	9	—
Administrative and waste services .....	100	74	—	—	—	—	—	—
Education and health services .....	100	78	—	10	2	—	9	1
Educational services .....	100	81	—	10	2	—	7	—
Junior colleges, colleges, and universities .....	100	78	—	12	2	—	7	—
Health care and social assistance .....	100	78	—	10	1	—	9	1
Leisure and hospitality .....	100	69	—	6	—	—	—	—
Accommodation and food services .....	100	69	—	8	—	—	—	—
Other services .....	100	83	—	—	—	—	—	—
1 to 99 workers .....	100	82	( <sup>4</sup> )	7	( <sup>4</sup> )	—	10	1
1 to 49 workers .....	100	80	1	8	( <sup>4</sup> )	—	9	1
50 to 99 workers .....	100	84	—	5	—	—	10	—
100 workers or more .....	100	75	1	7	1	( <sup>4</sup> )	14	1
100 to 499 workers .....	100	80	1	5	1	—	14	( <sup>4</sup> )
500 workers or more .....	100	70	2	10	2	—	15	1
<b>Geographic areas</b>								
New England .....	100	84	—	6	1	—	9	—
Middle Atlantic .....	100	79	—	6	1	1	12	—
East North Central .....	100	76	1	7	2	—	14	—
West North Central .....	100	79	—	8	—	—	11	—
South Atlantic .....	100	80	—	7	—	—	11	1
East South Central .....	100	73	—	7	—	—	—	—
West South Central .....	100	72	—	12	—	—	14	—
Mountain .....	100	73	1	10	—	—	15	1
Pacific .....	100	79	—	6	2	—	9	2
Average monthly employer premium <sup>6</sup> .....	\$291.20	\$288.98	\$299.63	\$301.59	\$307.00	\$271.70	\$291.73	\$384.43

<sup>1</sup> A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.

<sup>2</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>3</sup> Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

<sup>4</sup> Less than 0.5 percent.

<sup>5</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The

percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

<sup>6</sup> Average premium is for all workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20082009.htm](http://www.bls.gov/ncs/ebs/glossary20082009.htm).